

ABSTRACT OF THE DISCLOSURE

A method of allowing a customer to purchase a product having a purchase price from a merchant through an electronic transaction. The method comprising the step of establishing a deposit account on behalf of the customer with an escrow account provider.

5 Next, funds are transferred into the deposit account. The customer will then place an order with the merchant. The balance of the deposit account will be verified to confirm that the balance is at least equal to the purchase price of the product. Next, the merchant will be notified that the balance in the deposit account is at least equal to the purchase price such that the merchant will deliver the product to the customer. Finally, the
10 purchase price of the product will be transferred from the deposit account to the merchant by the escrow account provider upon confirmation of delivery of the product to the customer.

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